

1 JOHN M. SORICH (CA Bar No. 125223)  
jsorich@adorno.com  
2 S. CHRISTOPHER YOO (CA Bar No. 169442)  
cyoo@adorno.com  
3 ADORNO YOSS ALVARADO & SMITH  
A Professional Corporation  
4 1 MacArthur Place, Suite 200  
Santa Ana, California 92707  
5 Tel: (714) 852-6800  
Fax: (714) 852-6899  
6

7 Attorneys for Defendant  
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS  
TRUSTEE FOR MORGAN STANLEY LOAN TRUST 2006-HE4  
8

9 **UNITED STATES DISTRICT COURT**  
10 **SOUTHERN DISTRICT OF CALIFORNIA**  
11

12 CODY NICHOLS, an individual,

13 Plaintiffs,

14 v.

15 DEUTSCHE BANK NATIONAL TRUST  
COMPANY, as Trustee For Morgan Stanley  
16 Loan Trust 2006-HE4, an entity of unknown  
form; DECISION ONE MORTGAGE  
17 COMPANY, LLC, a North Carolina Limited  
Liability Company; and DOES 10-10, inclusive  
18

19 Defendants.  
20  
21  
22  
23  
24  
25  
26  
27  
28

**CASE NO.: 07CV2039-L (NLS)**

**CERTIFICATE OF SERVICE**

**PROOF OF SERVICE****STATE OF CALIFORNIA, COUNTY OF ORANGE**

I am employed in the County of Orange, State of California. I am over the age of 18 years and not a party to the within action. My business address is **ADORNO YOSS ALVARADO & SMITH, 1 MacArthur Place, Suite 200, Santa Ana, CA 92707.**

On December 27, 2007, I served the foregoing document described as **ANSWER OF DEFENDANT DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY LOAN TRUST 2006-HE4'S TO THE COMPLAINT** on the interested parties in this action.

- ☒ by placing the original and/or a true copy thereof enclosed in (a) sealed envelope(s), addressed as follows:

**SEE ATTACHED SERVICE LIST**


- ☒ **BY REGULAR MAIL:** I deposited such envelope in the mail at 1 MacArthur Place, Santa Ana, California. The envelope was mailed with postage thereon fully prepaid.

I am "readily familiar" with the firm's practice of collection and processing correspondence for mailing. It is deposited with the U.S. Postal Service on that same day in the ordinary course of business. I am aware that on motion of the party served, service is presumed invalid if postal cancellation date or postage meter date is more than one (1) day after date of deposit for mailing in affidavit.

**BY THE ACT OF FILING OR SERVICE, THAT THE DOCUMENT WAS PRODUCED ON PAPER PURCHASED AS RECYCLED**

- ☐ **BY FACSIMILE MACHINE:** I Tele-Faxed a copy of the original document to the above facsimile numbers.
- ☐ **BY OVERNIGHT MAIL:** I deposited such documents at the Overnight Express or Federal Express Drop Box located at 1 MacArthur Place, Santa Ana, California 92707. The envelope was deposited with delivery fees thereon fully prepaid.
- ☐ **BY PERSONAL SERVICE:** I caused such envelope(s) to be delivered by hand to the above addressee(s).
- ☐ (State) I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.
- ☒ (Federal) I declare that I am employed in the office of a member of the Bar of this Court, at whose direction the service was made.

Executed on December 27, 2007, at Santa Ana, California.

  
Rhonda K. White

**SERVICE LIST**

Deborah L. Raymond  
Law Offices of Deborah L. Raymond  
380 Stevens Avenue, Suite 205  
Solano Beach, California 92075

Telephone: 858.481.9559  
Facsimile: 858.724.0747  
E-Mail: draymond@lawinfo.com

Attorney for Plaintiff Cody Nichols

Gregory S. Korman  
Katten Muchin Rosenman  
2029 Century Park East, Suite 2600  
Los Angeles, California 90067-3012

Telephone: 310.788.4421  
Facsimile: 310.712.8276  
E-Mail: gregory.korman@kattenlaw.com

Attorneys for Defendant Decision One Mortgage  
Company, LLC

PROOF OF SERVICE